

In re:
Ronald Brostrom
Debtor

Case No. 23-12480-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 22, 2023

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2023:

Recip ID	Recipient Name and Address
db	+ Ronald Brostrom, 2655 S. Chester Springs Road, Chester Springs, PA 19425-3715
14808383	+ Julie E. Goodchild, Esquire, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
14808385	+ KML Law Group PC/Michael McKeever, Esq., Ste 5000 BNY Mellon Independence Ctr, 701 Market St., Philadelphia, PA 19106-1538
14808384	+ Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
14808388	+ LVNV Funding LLC, c/o Michael F. Ratchford, 54 Blenmaura Natl Blvd, Ste 104, Moosic, PA 18507-2161
14808387	+ LVNV Funding LLC, c/o Julie E. Goodchild, Esquire, 6 Kacey Ct, Ste 203, Mechanicsburg, PA 17055-9237
14808389	+ Michael F. Ratchford, Esquire, 54 Glenmaura National Blvd, Ste 104, Moosic, PA 18507-2161
14808394	+ The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jgagliardi@wgflaw.com	Aug 22 2023 23:53:00	JOHN A. GAGLIARDI, Wetzel Gagliardi Fetter & Lavin LLC, 122 S. Church St., West Chester, PA 19382
tr	+ EDI: BCCSHUBERT.COM	Aug 23 2023 03:46:00	CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622
smg	Email/Text: megan.harper@phila.gov	Aug 22 2023 23:54:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 23 2023 03:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2023 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Aug 22 2023 23:54:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14808376	Email/Text: EBNProcessing@afni.com	Aug 22 2023 23:54:00	Afni, Inc., 1310 Martin Luther King Drive, PO Box 3517, Bloomington, IL 61702-3517
14808378	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 22 2023 23:54:00	CSMC 2018-SP2 TRUST, 3217 S. DECKER LAKE DRIVE, Salt Lake City, UT 84119-3284
14808379	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 22 2023 23:54:00	CSMC 2018-SP2 Trust, c/o Select Portfolio Svc. Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14808377	+ EDI: CAPITALONE.COM	Aug 23 2023 03:46:00	Capital One Bank USA NA, 1680 Capital One Drive, McLean, VA 22102-3407
14808380	^ MEBN	Aug 23 2023 09:52:27	D&A Services, 1400 E. Touhy Avenue, Suite G2,

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			Des Plaines, IL 60018-3338
14808381	Email/Text: collecadminbankruptcy@fnni.com	Aug 22 2023 23:53:00	First National Bank of Omaha, 1620 Dodge Street, Omaha, NE 68197
14808382	EDI: IRS.COM	Aug 23 2023 03:46:00	IRS, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14808393	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Aug 22 2023 23:53:00	State Farm Bank, PO Box 2313, Bloomington, IL 61702
14808386	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 22 2023 23:49:13	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
14808390	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:54:00	Midland Credit Mgt./Citibank, 320 E. Big Beaver - Ste. 300, Troy, MI 48083-1271
14808391	EDI: PENNDEPTREV	Aug 23 2023 03:46:00	Penna. Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14808391	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2023 23:54:00	Penna. Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14808392	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 22 2023 23:49:13	Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
14808394	+ EDI: Q3GTBI	Aug 23 2023 03:46:00	The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2023

Signature: /s/Gustava Winters

Information to identify the case:			
Debtor 1:	Ronald Brostrom		Social Security number or ITIN: xxx-xx-4372
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 7 8/21/23
Case number:	23-12480-pmm		

Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20
****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ronald Brostrom	
2. All other names used in the last 8 years		
3. Address	2655 S. Chester Springs Road Chester Springs, PA 19425	
4. Debtor's attorney Name and address	JOHN A. GAGLIARDI Wetzel Gagliardi Fetter & Lavin LLC 122 S. Church St. West Chester, PA 19382	Contact phone (484) 887-0779 Email: jgagliardi@wgflaw.com
5. Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 923-7184 Email: christine.shubert@comcast.net

Debtor **Ronald Brostrom**

Case number **23-12480-pmm**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Contact phone (215)408-2800
		Date: 8/22/23
7. Meeting of creditors	September 19, 2023 at 01:10 PM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 11/20/23
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	